

Habitat for Humanity of Greater Pittsburgh currently builds new or rehabilitates older homes and is seeking land in several areas. Our



Westwood



Wilkinsburg

Our service territory is Allegheny County and we build where affordable land is available. If an applicant is qualified and selected, the process of acquiring a Habitat home may take several months to over a year.

If you have an immediate housing need, please contact the United Way's Housing Hot Line at 412-255-1155



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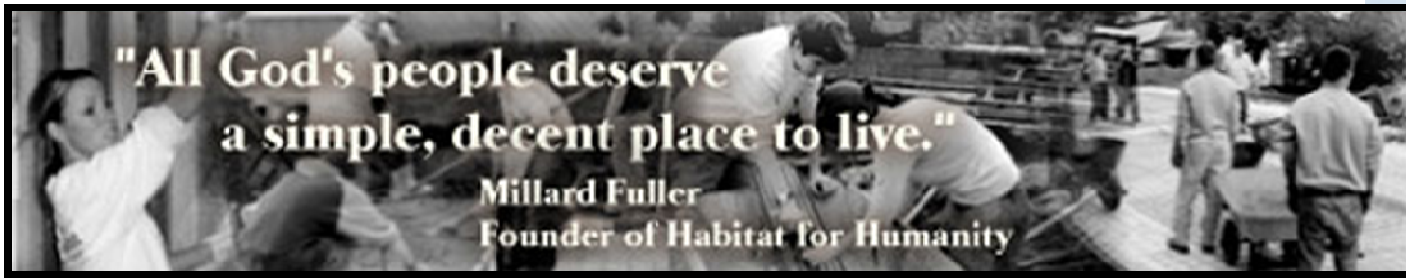
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BUILDING HOMES

WITH

HEART



Habitat for Humanity of Greater Pittsburgh's mission is to eliminate substandard housing in Allegheny County and to make decent shelter a matter of conscience and action.

Since 1986, 69 families, who were living in substandard conditions have moved into their own homes.

Become a Homeowner!

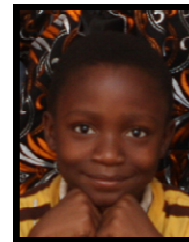
Program Requirements

1. Current housing conditions

Applicants must demonstrate a need for affordable housing based on their currently housing situation.

2. Willingness to partner with HFHGP

Once selected, homeowners become "partner families." Partner families must volunteer 350 hours of "Sweat Equity" on the construction of their home, other Habitat homes and through homeowner education curriculum.



3. Current economic situation

Habitat homeowners pay an interest-free monthly mortgage. To qualify, families must make between 30%-60% of the areas median income and have a satisfactory credit history and/or have demonstrated an effort to improve their credit for a period of 6-12 months.

Income Guidelines

In order to qualify, your family's annual gross income (before taxes) must be below the maximum income shown in the chart below. For example, if your family is comprised of 4 people, and you make less than \$38,400, you would meet the income guidelines.

Family Size	MIN Gross Annual Income	MAX Gross Annual Income
1	\$13,450	\$26,880
2	\$15,400	\$30,720
3	\$17,300	\$34,560
4	\$19,200	\$38,400
5	\$20,750	\$41,520
6	\$22,300	\$44,580
7	\$23,850	\$47,640
8	\$25,350	\$50,700

These guidelines are based on HUD's 2011 housing income guidelines for Pittsburgh's Metropolitan Statistical Area (median income = \$64,000) and are subject to change. Please call the Habitat office for updates.

NOTE: If your income is below or near the minimum, it may be very difficult for you to make the mortgage payments. If your income is close to or over the maximum, it is very possible that you could qualify for a mortgage through a "First-time Buyers" program at your local bank or through another program.

